

Attorney Docket No.: 126-001USAND0

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Continuation Application based on co-pending Application of:

Applicant : Kathleen Tyson-Quah  
Serial No. : 09/513,440  
Filing Date : February 25, 2000

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**PRELIMINARY AMENDMENT**

Sir:

Preliminary to the examination of the above referenced Continuation Application, kindly amend the same as follows:

**AMENDMENT OF THE TITLE:**

Please amend the Title to Invention to read as follows:

--COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY REJECT PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT--